

FILED
4/22/24 3:01 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
)	
Randy W. Grossman,)	Bankruptcy No. 23-22565-GLT
)	Chapter 13
Debtor)	Document No. 48
)	
Randy W. Grossman,)	
)	
Movant)	
)	
vs.)	
)	
Allegheny Health Network, Ally Financial,)	
Aspire Credit Card, Caine & Weiner)	
Company, Capital One, Capital One Auto)	
Finance, a division of Capital One, N.A.,)	
Credit One Bank, Duquesne Light Company,)	
Enhanced Recovery Company, First Premier)	
Bank, Hampton Township, LVNV Funding,)	
LLC, M&T Bank, Mission Lane LLC,)	
Navient Solutions, LLC, Pennsylvania)	
Department of Revenue, Peoples Natural Gas)	
Company LLC, Portfolio Recovery)	
Associates, LLC, Premier Bankcard, LLC,)	
T-Mobile USA Inc., UPMC Physician)	
Services, and Ronda J. Winnecour, Chapter 13)	
Trustee,)	
)	
Respondents)	

CONSENT ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

This matter comes before the Court upon the Consent Order to Approve Post-Petition
Automobile Financing [Dkt. No. [48]] filed by Debtor on April 19, 2024. Based upon the
foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED, and DECREED**
that:

1. The *Order* [Dkt. No. [48]] is **GRANTED** as provided by the terms of this *Order*. Debtor is authorized to obtain secured financing for the purchase of a 2019 Hyundai Santa Fe, or similar vehicle, on the following terms:
 - a. the total amount of financing **shall not exceed \$25,000.00**; and
 - b. the monthly payments made under the financing agreement **shall not exceed \$500.00** for no more than 72 months at an interest rate not to exceed 21.00%.
2. To the extent that Debtor secures financing for the purchase of a new vehicle, such payments **shall be made through the Chapter 13 Plan**. Within **30 DAYS** of securing such financing, Debtor shall file:
 - a. an amended Chapter 13 Plan or Stipulated Order Modifying Plan; and
 - b. a Report of Financing
3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the Chapter 13 Trustee **within 7 days** of filing the Report of Financing (and each month thereafter as necessary) in an amount sufficient for the Trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended Plan or approval of the Stipulated Order Modifying Plan.
4. Upon the filing of a Report of Financing, the Chapter 13 Trustee is authorized to cease making payments to Capital One Auto Finance, a division of Capital One, N.A. on the account ending in 3503. Pending confirmation of the amended Plan or approval of the Stipulated Order Modifying Plan providing for the new postpetition loan payments, the Trustee is authorized to make monthly adequate protection payments to the lender

specified in the Report of Financing for the contract amount so long as sufficient supplemental funds are provided by Debtor.

5. Notwithstanding the inclusion of the postpetition loan within an amended Chapter 13 Plan or Stipulated Order Modifying Plan, the underlying terms of the loan shall not be modified absent the consent of the lender.
6. Debtor is approved to trade his 2013 Ford F-150 toward the purchase of this replacement vehicle.
7. Debtor shall serve copies of this *Order* on all creditors eligible to receive distributions through the Chapter 13 Plan and file proof of the same with the Court.

Prepared by: Lauren M. Lamb

April 19, 2024
DATE

/s/ Lauren M. Lamb
Lauren M. Lamb, Esquire
Attorney for the Debtor
STEIDL & STEINBERG
Suite 2830, Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
llamb@steidl-steinberg.com
PA I.D. No. 209201

April 19, 2024
DATE

/s/Katherine DeSimone
Katherine DeSimone, Esquire
Attorney for Chapter 13 Trustee
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
412-471-5566

Dated: 4/22/24
cm: Debtor



GREGORY J. TADDONIO, Act
CHIEF U.S. BANKRUPTCY JUDGE

In re:
Randy W. Grossman
Debtor

Case No. 23-22565-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 22, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2024:

Recip ID	Recipient Name and Address
db	+ Randy W. Grossman, 3051 Camberly Drive, Gibsonia, PA 15044-8470

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2024 at the address(es) listed below:

Name	Email Address
Danielle Boyle-Ebersole	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A., c/o AIS Portfolio Services, LLC dboyle-ebersole@hoflawgroup.com, PABKAttorneyecf@orlans.com
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Creditor Hampton Township jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lauren M. Lamb	

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Apr 22, 2024

Form ID: pdf900

Total Noticed: 1

on behalf of Debtor Randy W. Grossman

julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;
rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 8